

Security Cover Certificate for the QE 31.12.2023 as per Regulation 54(3) of SEBI(LODR) Regulations, 2015

All amount is in ₹ Crores

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P
Particulars	Description of asset for which this certificate relate	Exclusi ve Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Eliminati on (amount in negative)	Debt not backed by any assests offered as security (applicable only for liability side)	(Total C to J)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari- Passu charge (excluding items covered in column F)			debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg.Bank Balance,DSRA market value is not applicable)	Market Value for Pari passu charge Assets ^{viii}	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank	Total Value(=L+M+N+O)
		Book Value	Book Value	Yes/ No	Book Value	Book Value									
ASSETS															
Property, Plant and Equipment							53.42			53.42					
Capital Work-in-Progress															
Right of Use Assets															
Goodwill															
Intangible Assets							5.79			5.79					
Intangible Assets under Development															
Investments							8167.91			8167.91					
Loans	Refinanced Loan accounts (as per Annexure attached)	4,624.53					86,592.73			91217.26				4,624.53	4624.53
Inventories															
Trade Receivables															
Cash and Cash Equivalents							0								



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Bank Balances other than Cash and Cash Equivalents						5.03			5.03					
Others														
LIABILITIES														
Debt securities to which this certificate pertains	NHB Tax-Free Bonds as per attached Annexure (including Interest payable)				3983.00			17104.41	21087.41				3983.00	3983.00
Other debt sharing pari-passu charge with above debt														
Other Debt		not to be filled												
Subordinated debt														
Borrowings														
Bank									5882.56	5882.56				
Debt Securities														
Others														
Trade payables									56451.3	56451.3				
Lease Liabilities														
Provisions														
Others														
Total		0			3983			17163.39	17163.39				8607.53	8607.53
Cover on Book Value														
Cover on Market Value ^{ix}														
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio			1.16						

*Term Deposit with Banks have been excluded from Bank Balances other than Cash and Cash equivalents

For S.K. Mittal & Co.
Chartered Accountants
Firm Reg. No. 001135N


(A.M.K. Juneja)
Partner

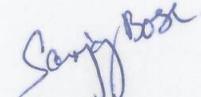
Membership No. 013117
UDIN No. 24013117BKACWZ8655

Place: New Delhi
Date: February 08, 2024




(Sunil Rasania)
Deputy General Manager
National Housing Bank




(Sanjay Bose)
Regional Manager (Company Secretary)
National Housing Bank



Tax Free Bonds issued by National Housing Bank
and details of Assets hypothecated as on 31.12.2023.

A. Bonds issued on Private Placement Basis:

Bond Series	Maturity Date	Face Value (₹ crore)
8.46% NHB Tax Free Bonds 2028 Series V	30 August 2028	883.00
Total		883.00

Details of Hypothecated Assets for above Bonds series:

Contract No.	Name of Borrower	Value of secured assets as on December 31, 2023 (in ₹ crore)
100004710	PNB Housing Finance Limited	424.51
100004793	PNB Housing Finance Limited	103.94
100005307	Can Fin Homes Limited	253.70
100005427	Aditya Birla Housing Finance Limited	150.66
Total		932.81

B. Bonds issued by way of Public Offer:

a) Bonds having Date of Allotment: January 13, 2014

Bond Series	Maturity Date	Face Value (₹ crore)
8.26% NHB Tax-free Bonds 2013-14 Series 1A	January 13, 2024	139.41
8.63% NHB Tax-free Bonds 2013-14 Series 2A	January 13, 2029	407.16
8.76% NHB Tax-free Bonds 2013-14 Series 3A	January 13, 2034	713.43
8.51% NHB Tax-free Bonds 2013-14 Series 1B	January 13, 2024	88.55
8.88% NHB Tax-free Bonds 2013-14 Series 2B	January 13, 2029	85.73
9.01% NHB Tax-free Bonds 2013-14 Series 3B	January 13, 2034	665.72
Total		2,100.00

Details of Hypothecated Assets for above Bonds series:

Contract No.	Name of Borrower	Value of secured assets as on December 31, 2023 (in ₹ crore)
100004759	Tata Capital Housing Finance Limited	75.63
100004818	GIC Housing Finance Limited	47.82
100005100	Aavas Financiers Limited	63.54

भारत सरकार के अंतर्गत सांविधिक निकाय
कोर 5-ए, तीसरे से पांचवां तल, इंडिया हैबिटेट सेंटर, लोधी रोड, नई दिल्ली-110003
दूरभाष : 011-3918 7000 फैक्स : 011-2464 9030
वेबसाइट : www.nhb.org.in ई.मेल : ho@nhb.org.in

Statutory Body under the Government of India
Core 5-A, 3rd to 5th Floor, India Habitat Centre, Lodhi Road, New Delhi-110003
Phone : 011-3918 7000 Fax : 011-2464 9030
Website : www.nhb.org.in E-mail : ho@nhb.org.in



“बैंक हिन्दी में पत्राचार का स्वागत करता है”

100005288	Tata Capital Housing Finance Limited	55.10
100004301	Tata Capital Housing Finance Limited	57.90
100004737	GIC Housing Finance Limited	42.70
100004877	Aditya Birla Housing Finance Limited	27.91
100004904	Aptus Value Housing Finance India	39.92
100005275	Vastu Housing Finance Corporation Ltd.	68.38
100005644	Aditya Birla Housing Finance Limited	153.82
100004876	Aditya Birla Housing Finance Limited	42.21
100004787	Can Fin Homes Limited	315.82
100004970	Aptus Value Housing Finance India	62.24
100005316	Aditya Birla Housing Finance Limited	223.59
100005400	Can Fin Homes Limited	170.51
100004739	Edelweiss Housing Finance Limited	11.86
100004777	Home First Finance Company India Limited	32.96
100004907	Repco Home Finance Limited	62.18
100004341	Tata Capital Housing Finance Limited	23.87
100005268	Home First Finance Company India Limited	69.88
100004462	PNB Housing Finance Limited	129.67
100004563	Tata Capital Housing Finance Limited	116.87
100004849	PNB Housing Finance Limited	94.19
100004880	Can Fin Homes Limited	129.46
100004993	Aavas Financiers Limited	93.87
100005618	Aditya Birla Housing Finance Limited	145.59
Total		2357.48

b) Bonds having Date of Allotment: March 24, 2014

Bond Series	Maturity Date	Face Value (₹ crore)
8.25% NHB Tax-free Bonds 2013-14 Series 1A	March 24, 2024	97.97
8.68% NHB Tax-free Bonds 2013-14 Series 2A	March 24, 2029	421.99
8.65% NHB Tax-free Bonds 2013-14 Series 3A	March 24, 2034	73.56
8.50% NHB Tax-free Bonds 2013-14 Series 1B	March 24, 2024	25.51
8.93% NHB Tax-free Bonds 2013-14 Series 2B	March 24, 2029	332.61
8.90% NHB Tax-free Bonds 2013-14 Series 3B	March 24, 2034	48.35
Total		1,000.00

Details of Hypothecated Assets for above Bonds series:

Contract No.	Name of Borrower	Value of secured assets as on December 31, 2023 (in ₹ crore)
100004647	Tata Capital Housing Finance Limited	23.38
100005365	Tata Capital Housing Finance Limited	82.43
100004475	GIC Housing Finance Limited	22.96



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100004584	Tata Capital Housing Finance Limited	113.75
100004828	Aavas Financiers Limited	25.54
100004852	Repco Home Finance Limited	44.05
100005242	Home First Finance Company India Limited	53.62
100005374	Shubham Housing Development Finance	53.18
100005421	Poonawalla Housing Finance Limited	42.00
100005619	Aditya Birla Housing Finance Limited	148.76
100005310	Aavas Financiers Limited	67.32
100005750	Aditya Birla Housing Finance Limited	7.86
100004226	PNB Housing Finance Limited	5.64
100004843	Aavas Financiers Limited	20.53
100004384	PNB Housing Finance Limited	107.17
100004516	GIC Housing Finance Limited	60.19
100004719	Tata Capital Housing Finance Limited	65.05
100004744	Tata Capital Housing Finance Limited	18.74
100004766	Home First Finance Company India Limited	18.26
100004848	PNB Housing Finance Limited	17.60
100005643	Aditya Birla Housing Finance Limited	145.75
100004950	Aavas Financiers Limited	39.13
100005749	Aditya Birla Housing Finance Limited	151.33
Total		1334.24

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